

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Case No: 11-40583 – NCD

Bradley Edwin Mielke
6885 24th St N
Saint Cloud, MN 56303-4803

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-7468

Rhonda Gayle Mielke
6885 24th St N
Saint Cloud, MN 56303-4803

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-9636

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 5/3/11

Nancy C Dreher
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on May 3, 2011 Lori Vosejpka Clerk, United States Bankruptcy Court By: admin Deputy Clerk

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 4
 United States Bankruptcy Court
 District of Minnesota

In re:
 Bradley Edwin Mielke
 Rhonda Gayle Mielke
 Debtors

Case No. 11-40583-NCD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0864-4

User: admin
 Form ID: 7dsc

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 Total Noticed: 42

Date Rcvd: May 04, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2011.

db/jdb
 smg
 59166853 Bradley Edwin Mielke, Rhonda Gayle Mielke, 6885 24th St N, Saint Cloud, MN 56303-4803
 59166854 +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 59166855 AIT LABORATORIES, 2265 EXECUTIVE DR, INDIANAPOLIS, IN 46241-4352
 59166860 ALLSTATE, PO BOX 12055, ROANOKE, VA 24022-2055
 59166861 BAC HOME LOANS SERVICI, 450 AMERICAN ST, SIMI VALLEY, CA 93065-6285
 59166862 +CITY OF ST. CLOUD, 400 2ND ST S, SAINT CLOUD, MN 56301-3699
 59166866 COLONIAL COURT APARTMENT, 510 8TH AVE N, SAINT CLOUD, MN 56303-3570
 59166864 ERSOLUTIONS, INC, PO BOX 9004, RENTON, WA 98057-9004
 59166865 FIGI'S INC, 3200 S CENTRAL AVE, MARSHFIELD, WI 54449-8612
 59166867 FIRST NATIONAL BANK, PO BOX 416, COLD SPRING, MN 56320-0416
 59166869 +GLOBAL CREDIT & COLLECTION, 300 INTERNATIONAL DRIVE PM B# 10015, BUFFALO, NY 14221-5781
 59166870 GURSTEL STALOGH CHARGO PA, 6681 COUNTRY CLUB DR, GOLDEN VALLEY, MN 55427-4601
 59166871 +HESTER LAW OFFICE, 6640 SHADY OAK RD #340, EDEN PRAIRIE, MN 55344-7720
 59166875 MESSERLI AND KRAMER, 3033 CAMPUS DR STE 250, PLYMOUTH, MN 55441-2662
 59166876 MINNESOTA UI, PO BOX 64653, SAINT PAUL, MN 55164-0653
 59166877 NCA, PO BOX 3023, HUTCHINSON, KS 67504-3023
 59166878 NCB MANAGEMENT SERVICES, PO BOX 1099, LANGHORNE, PA 19047-6099
 59166879 PRAXIS FINANCIAL SOLUTIONS, 7331 N LINCOLN AVE STE 8, LINCOLNWOOD, IL 60712-1766
 59166880 PROFESSIONAL RECOVERY SERVICE, PO BOX 1880, VOORHEES, NJ 08043-7880
 59166882 SEVENTH AVENUE, 1112 7TH AVE, MONROE, WI 53566-1364
 59166884 +ST. CLOUD HOSPITAL, 1406 6TH AVE N, SAINT CLOUD, MN 56303-1901
 59166885 ST. CLOUD MEDICAL GROUP, 251 COUNTY ROAD 120, SAINT CLOUD, MN 56303-4872
 59166886 STEARNS ELECTRIC, PO BOX 40, MELROSE, MN 56352-0040
 59166887 TNB - TARGET, PO BOX 660170, DALLAS, TX 75266-0170
 59166888 +US CAREER INSTITUTE, 2001 LOWE ST, FORT COLLINS, CO 80525-5751
 59166889 USCB CORPORATION, 101 HARRISON ST, ARCHBALD, PA 18403-1961
 59166890 XCEL ENERGY, PO BOX 9477, MINNEAPOLIS, MN 55484-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg
 +EDI: MINNDPREV.COM May 04 2011 21:03:00 Minnesota Department of Revenue,
 Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
 smg
 +E-mail/Text: ustpreion12.mn.ecf@usdoj.gov May 04 2011 21:03:50 US Trustee,
 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 59166857 EDI: CAPITALONE.COM May 04 2011 21:03:00 CAPITAL ONE, PO BOX 60024,
 CITY OF INDUSTRY, CA 91716-0024
 59166856 EDI: CAPITALONE.COM May 04 2011 21:03:00 CAPITAL ONE, PO BOX 60599,
 CITY OF INDUSTRY, CA 91716-0599
 59166858 EDI: CHASE.COM May 04 2011 21:03:00 CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298
 59166859 EDI: CHASE.COM May 04 2011 21:03:00 CHASE/WAMU, PO BOX 15298, WILMINGTON, DE 19850-5298
 59166862 EDI: CCS.COM May 04 2011 21:03:00 CREDIT COLLECTION, PO BOX 55126, BOSTON, MA 02205-5126
 59166863 E-mail/Text: BKNOTICES@EAFLLC.COM May 04 2011 21:03:53 EQUABLE ASCENT FINANCI,
 1120 W LAKE COOK RD, BUFFALO GROVE, IL 60089-1970
 59166866 E-mail/Text: data_processing@fin-rec.com May 04 2011 21:03:57 FINANCIAL RECOVERY SERVICES,
 PO BOX 385908, MINNEAPOLIS, MN 55438-5908
 59166868 EDI: RMSC.COM May 04 2011 21:03:00 GEMB/JCP, PO BOX 960090, ORLANDO, FL 32896-0090
 59166872 +EDI: HFC.COM May 04 2011 21:03:00 HSBC, PO BOX 60102, CITY OF INDUSTRY, CA 91716-0102
 59166874 EDI: HFC.COM May 04 2011 21:03:00 HSBC, PO BOX 5241, CAROL STREAM, IL 60197-5241
 59166873 EDI: HFC.COM May 04 2011 21:03:00 HSBC, PO BOX 60118, CITY OF INDUSTRY, CA 91716-0118
 59166881 EDI: SEARS.COM May 04 2011 21:03:00 SEARS/CBSD, PO BOX 688956, DES MOINES, IA 50368-8956
 59166883 EDI: NEXTEL.COM May 04 2011 21:03:00 SPRINT, PO BOX 4181, CAROL STREAM, IL 60197-4181
 59166890 EDI: XCELENERGY.COM May 04 2011 21:03:00 XCEL ENERGY, PO BOX 9477,
 MINNEAPOLIS, MN 55484-0001

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0864-4

User: admin
Form ID: 7dsc

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Total Noticed: 42

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.